

In re:  
John S. Carnes, Jr.  
Debtor

Case No. 21-11580-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 23, 2022

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db	+ John S. Carnes, Jr., 259 Daleville Road, Cochranville, PA 19330-1013
14612666	+ Coffey Burlington, 2601 South Bayshore Drive, Penthouse 1, Miami, FL 33133-5460
14612667	+ Elanco Financial Services, CB Disputes, P.O. Box, Saint Louis, MO 63166
14619883	+ MIDFIRST BANK, C/O Rebecca A. Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14612674	+ Robert Saldutti, Esq., BNY MELLON CENTER, 1735 Market St, Suite 3750, Philadelphia, PA 19103-7532
14615243	+ Santander Bank, NA, fka Sovereign Bank, NA, c/o Rebecca K. McDowell, Esq., 1700 Market St., Ste 1005, Philadelphia PA 19103-3920
14615244	+ Shepherd Family Limited Partnership, c/o Matthew G. Brushwood, Esq., 50 North Fifth Street, 2nd Floor, Reading, PA 19601-3417
14612680	+ Yellow Breeches Capital LLC, 1817 Old Homestead Ln, Lancaster, PA 17601-6751
14625402	+ Yellow Breeches Capital, LLC, 1817 Olde Homestead Ln, Ste 101, Lancaster, PA 17601-6751
14615435	+ Yellow Breeches Capital, LLC, c/o Matthew G. Brushwood, Esq., 50 North Fifth St, 2nd floor, Reading, PA 19601-3417
14612679	+ Yellow Breeches c/o, Matthew Brushwood Esq., Barley Snyder, 50 North 5th St 2nd Floor, Reading, PA 19601-3417

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14612665	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 24 2022 00:06:04	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14612668	+ Email/Text: bankruptcy@fult.com	Aug 24 2022 00:00:00	Fulton Bank, One Penn Square, Lancaster, PA 17602-2853
14612669	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 24 2022 00:06:05	Home Depot / CBNA, POB 6497, Sioux Falls, SD 57117-6497
14639334	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 23 2022 23:59:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14612671	Email/Text: camanagement@mtb.com	Aug 23 2022 23:59:00	M & T BANK, P.O. Box 900, Millsboro, DE 19966
14619818	+ Email/Text: camanagement@mtb.com	Aug 23 2022 23:59:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14612672	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 24 2022 00:06:04	MidFirst Bank, 999 Northwest Grand Blvd, Oklahoma City, OK 73118-6051
14622033	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 24 2022 00:06:04	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14621127	Email/Text: bankruptcynotices@psecu.com	Aug 24 2022 00:00:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14613080	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2022 23:59:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14612673	Email/Text: bankruptcynotices@psecu.com	Aug 24 2022 00:00:00	Pennsylvania State Employees Credit Unio, POB

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 23, 2022

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14612675	+ Email/Text: DeftBkr@santander.us	Aug 23 2022 23:59:00	67013, Harrisburg, PA 17106-7013 Santander Bank, N.A., 450 Penn Street, 10-421-MC3, Reading, PA 19602-1011
14612676	+ Email/PDF: gecsedl@recoverycorp.com	Aug 24 2022 00:06:12	SyncB / Gap, POB 965005, Orlando, FL 32896-5005
14627152	+ Email/PDF: gecsedl@recoverycorp.com	Aug 24 2022 00:06:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14626047	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Aug 23 2022 23:59:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
14612677	Email/Text: bkelectronicnotices@usaa.com	Aug 23 2022 23:59:00	USAA, POB 47504, San Antonio, TX 78265
14618860	+ Email/Text: RASEBN@raslg.com	Aug 23 2022 23:59:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14612678		West Publishing
14625120	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14612670	##+	L3C Alden Park Apartments LLC, 222 Rockaway Tunpike, Suite 4, Cedarhurst, NY 11516-1833

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
JONATHAN WILKES CHATHAM	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy7@pa.gov
JOSEPH F. CLAFFY	on behalf of Debtor John S. Carnes Jr. claffylaw@outlook.com, claffylaw@aol.com;claffylawecf@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTHEW GREGORY BRUSHWOOD	on behalf of Shepherd Family Limited Partnership mbrushwood@barley.com jrachor@barley.com;cbrelje@barley.com;tshober@barley.com

District/off: 0313-2

User: admin

Page 3 of 3

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MATTHEW GREGORY BRUSHWOOD

on behalf of Creditor Yellow Breeches Capital LLC mbrushwood@barley.com,  
jrachor@barley.com;cbrelje@barley.com;tshober@barley.com

REBECCA ANN SOLARZ

on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA K. MCDOWELL

on behalf of Creditor SANTANDER BANK N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: John S. Carnes, Jr.

Debtor(s)

Chapter: 13

Bankruptcy No: 21-11580-amc

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this August 23, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan  
Judge ,  
United States Bankruptcy Court